

-- PATENT --

Inventor(s):

James M. Foley, et al.

Docket No.:

40655.3300

Serial No.:

10/038,024

Group Art Unit:

2131

Filing Date:

January 3, 2002

Examiner:

To Be Assigned

Title:

METHOD AND APPARATUS FOR USING ONE FINANCIAL

INSTRUMENT TO AUTHENTICATE A USER FOR ACCESSING A

SECOND FINANCIAL INSTRUMENT

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

METHOD AND APPARATUS FOR USING ONE FINANCIAL INSTRUMENT TO AUTHENTICATE A USER FOR ACCESSING A SECOND FINANCIAL INSTRUMENT

the specification	of	which	is	attached	hereto	or	was	filed	on	January 3,	2002	as
Application Seria											pplicab	-

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)		Priority Not Claimed
		[]

Number	Countr	ry	Filing Date	
I hereby claim the application(s) listed	e benefit un d below:	der 35 U.S.C.	§119(e) of any Un	ited States provisional
60/259,607 Application Numb	er	January 3, 2001 Filing Date		
§365(c) of any PC and, insofar as the disclosed in the p paragraph of 35 U Patent and Tradem as defined in 37 C	T Internation ne subject r prior United J.S.C. §112, nark Office a C.F.R. §1.56	nal application of matter of each States applicated acknowledge all information by which becam	designating the Unit of the claims of ation in the manner the duty to disclos known to me to be r	states application(s), or led States, listed below this application is not r provided by the first se to the United States material to patentability in the filing date of the of this application:
Application Numb	er	Filing Date	Status (Patent,	Pending, Abandoned)
all statements mad these statements v like so made are p Title 18 of the Unite the validity of the ap	de on inform were made to ounishable to ed States Co pplication or	nation and belied with the knowledge of imprince or imprinced and that subsections any patent issues.	ef are believed to be edge that willful fals isonment, or both, u uch willful false state ued thereon.	ledge are true and that e true; and further that se statements and the under Section 1001 of ements may jeopardize
Assignment is exec	cuted, I here , L.L.P., Cu	eby authorize a stomer No. 20	and request any att 322, to insert above	ot available when this corney associated with the the filing date and/or

Zip Code: 85383

_____Date:<u>3 //2--</u>____

76016

7301 W. PASO

Full name of sole or first joint, inventor: <u>James M. Foley</u>

Inventor's signature:____;

Residence Address:

City/State: Pear a

Citizenship:____

Full name of second joint inventor:_	Rick D. Johnson	
Inventor's signature:		_Date:
Residence Address:		
City/State:		_Zip Code:
Citizenship:		
Full name of third joint inventor:	Anant N. Nambiar	
Inventor's signature:	, , , , , , , , , , , , , , , , , , , ,	_Date:
Residence Address:		
City/State:		_Zip Code:
Citizenship:		
Full name of fourth joint inventor:		
Inventor's signature:		_Date:
Residence Address:		
City/State:		_Zip Code:
Citizenship:		•

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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APR 1 5 200

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Prior Foreign		Priority Not Claimed
Application(s)		
	 	[]

Number	Country	Filing Date
I hereby claim the application(s) listed		J.S.C. §119(e) of any United States provisional
60/259,607 Application Number	January 3 er Filing Da	
§365(c) of any PCT and, insofar as the disclosed in the peragraph of 35 UP atent and Tradem as defined in 37 CT	International applice subject matter of rior United States and States and States and Office all information. §1.56 which be	S.C. §120 of any United States application(s), or cation designating the United States, listed below of each of the claims of this application is not application in the manner provided by the first wledge the duty to disclose to the United States eation known to me to be material to patentability became available between the filing date of the T international filing date of this application:
Application Numb	er Filing Da	Status (Patent, Pending, Abandoned)
all statements made these statements white so made are partitle 18 of the Unite	le on information and were made with the punishable by fine o	de herein of my own knowledge are true and that de belief are believed to be true; and further that knowledge that willful false statements and the or imprisonment, or both, under Section 1001 of that such willful false statements may jeopardize tent issued thereon.
Assignment is exe the Snell & Wilmer	cuted, I hereby auth	ber and/or filing date is not available when this horize and request any attorney associated with No. 20322, to insert above the filing date and/or ion when known.
Full name of sole of	or first joint inventor:	James M. Foley
Inventor's signature	e:	Date:
Residence Address	s <u>:</u>	
		Zip Code:

Citizenship:

Full name of second joint inventor: Rick D. Johnson	
Inventor's signature:	Date: <u>2/18/02</u>
Residence Address: 753 U. BUCKSKIN TRAIL	, , , , , , , , , , , , , , , , , , ,
City/State: PECP 1A, A2 &	Zip Code: <u> <i>8</i>\$3</u> 83
Citizenship: US	
Full name of third joint inventor: Anant N. Nambiar	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Citizenship:	
Full name of fourth joint inventor:	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Citizenship:	

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I hereby claim the bene- application(s) listed below		U.S.C. §119(e) of any United States provisional
60/259,607 Application Number	January Filing D	73, 2001 Date
§365(c) of any PCT Interand, insofar as the sub disclosed in the prior U paragraph of 35 U.S.C. § Patent and Trademark O as defined in 37 C.F.R.	national appl ject matter nited States §112, I ackn ffice all infor §1.56 which	J.S.C. §120 of any United States application(s), or lication designating the United States, listed below of each of the claims of this application is not application in the manner provided by the first owledge the duty to disclose to the United States mation known to me to be material to patentability became available between the filing date of the CT international filing date of this application:
Application Number	Filing [Date Status (Patent, Pending, Abandoned)
all statements made on these statements were relike so made are punish	information a nade with th able by fine tes Code an	nade herein of my own knowledge are true and that and belief are believed to be true; and further that he knowledge that willful false statements and the or imprisonment, or both, under Section 1001 of hid that such willful false statements may jeopardize atent issued thereon.
Assignment is executed,	I hereby aા ⊃., Custome	mber and/or filing date is not available when this athorize and request any attorney associated with r No. 20322, to insert above the filing date and/or ation when known.
Full name of sole or first	joint inventor	r: <u>James M. Foley</u>
Inventor's signature:		Date:
Residence Address:		·
City/State:		Zip Code:

,1

Citizenship:

AX	NO.

Full name of second joint inventor: Rick D. Johnson	
Inventor's signature:	
Residence Address:	
City/State:	
Citizenship:	
Full name of third joint inventor: Anant Nambiar	
Inventor's signature: Thank Nambar	Date: Apr 8/02
Residence Address: 117 BERRIAN RO.	
City/State: NEW ROCHELLE INY	Zip Code:_ / 080 [∠]
Citizenship: CANAOIAN	
Full name of fourth joint inventor:	
Inventor's signature:	
Residence Address:	
City/State:	
Citizenship:	

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